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B1 (Official	Form 1)(1/	08)				oarriorr		.go <u> </u>					
	United States Bankruptcy C Northern District of Illinois									Vo	luntary	Petition	
	ebtor (if ind , Latasha	ividual, ent	er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J , maiden, and			8 years			
Last four di (if more than	gits of Soc. one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	IN Last f	our digits ore than one, s	of Soc. Sec. or state all)	Individual-	Гахрауег l	I.D. (ITIN) N	No./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 4806 W. Mulford, Apt. 1-E Skokie, IL					Address of	f Joint Debtor	(No. and St	reet, City,	and State):	ZID C. I			
	ZIP Code 60077										ZIP Code		
County of F Cook	County of Residence or of the Principal Place of Business:				Coun	y of Reside	ence or of the	Principal Pl	ace of Bus	iness:			
Mailing Ad	Mailing Address of Debtor (if different from street address):				Maili	ng Address	of Joint Debt	or (if differe	nt from str	eet address):			
					_	ZIP Code	:						ZIP Code
		2.5											
	Principal A from street			r									
	• •	f Debtor				of Business	1		•	of Bankruj			ich
		one box)		Пне	Checl) alth Care Bu	cone box)		<b>-</b> Cl		Petition is Fi	iled (Chec	k one box)	
To died do			>	☐ Sing	gle Asset R	eal Estate as	defined	Chapt		□ C	hapter 15	Petition for F	Recognition
	ual (includes aibit D on pa		,	in 1	1 U.S.C. §	101 (51B)		☐ Chapter 11 of a Foreign Main Proceeding					
	ntion (include		-	Stockbroker Commodity Broker				☐ Chapt		_		Petition for F Nonmain Pi	U
☐ Partners	ship				nmodity Br aring Bank	oker							
	f debtor is not is box and stat			Oth	er			Nature of Debts (Check one box)					
		71	, ,			mpt Entity k, if applicabl		Debts	are primarily co			☐ Debt	s are primarily
				und	otor is a tax- er Title 26	exempt org of the Unite nal Revenu	anization d States	defined	d in 11 U.S.C. § red by an indivi onal, family, or	§ 101(8) as idual primarily	for		ness debts.
		U	ee (Check o	ne box)				one box:		Chapter 11			
☐ Full Fili	ing Fee attac	hed							a small busin				§ 101(51D). .C. § 101(51D).
	ee to be paidigned application						Chec	c if:					- , ,
	e to pay fee							Debtor's to insider	aggregate nor s or affiliates)	ncontingent I are less that	iquidated ( n \$2,190,0	debts (exclud 00.	ding debts owed
Filing F	ee waiver re	equested (ap	plicable to c	hapter 7 i	ndividuals	only). Must		all applica					
					. Bee Official	Tomi 3B.		Acceptan	being filed water of the plant creditors, in	n were solici	ted prepet	ition from or S.C. § 1126(	ne or more b).
	Administrates that			o for distri	bution to u	nagaurad ar	aditors			THIS	S SPACE IS	FOR COURT	USE ONLY
■ Debtor o	estimates that ill be no fund	it, after any	exempt proj	erty is ex	cluded and	administrat		es paid,					
-	Number of C	_				П				]			
1- 49	50- 99	□ 100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A			П	П		П	п			]			
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					
Estimated L		П	П	П	П	П	П	П	П				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official For	rm 1)(1/08)	Page 2 01 39	Page 2
Voluntar	y Petition	Name of Debtor(s):	
(This page mi	ust be completed and filed in every case)	Wallace, Latasha	
· ······ F····························	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two, a	attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If n	nore than one, attach additional sheet)
Name of Debt - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debter is on	Exhibit B individual whose debts are primarily consumer debts.)
forms 10K a pursuant to and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petition have informed the petitioner 12, or 13 of title 11, United S under each such chapter. I fu required by 11 U.S.C. §342(t	her named in the foregoing petition, declare that I that [he or she] may proceed under chapter 7, 11, states Code, and have explained the relief available rither certify that I delivered to the debtor the notice b).
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Carl Flaningam Signature of Attorney for Carl Flaningam	Debtor(s) December 7, 2009  (Date)
	Exh	l nibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and id	lentifiable harm to public health or safety?
	Exh	nibit D	
Exhibit	letted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	-	l attach a separate Exhibit D.)
If this is a jo	int petition:  D also completed and signed by the joint debtor is attached a	and made a part of this petitio	n.
	Information Regardin	ng the Debtor - Venue	
_	(Check any ap	-	
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go	• .	•
	Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a	defendant in an action or
	Certification by a Debtor Who Reside		l Property
	(Check all app Landlord has a judgment against the debtor for possession		checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Name of fandiord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		•
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C. §	362(l)).

#### B1 (Official Form 1)(1/08)

## Voluntary Petition

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Latasha Wallace

Signature of Debtor Latasha Wallace

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 7, 2009

Date

#### Signature of Attorney\*

#### X /s/ Carl Flaningam

Signature of Attorney for Debtor(s)

Carl Flaningam ARDC No. 6197467

Printed Name of Attorney for Debtor(s)

Legal Assistance Foundation

Firm Name

828 Davis, Suite 201

Evanston, IL 60201

Address

Email: cflan@lafchicago.org

847-425-5062 Fax: 847-425-5063

Telephone Number

December 7, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Wallace, Latasha

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

v

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

In re	Latasha Wallace		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.		Pa	ige 2
mental deficiency so as to be inca financial responsibilities.);  □ Disability. (Defined in	pable of real 11 U.S.C. § participate	§ 109(h)(4) as impaired by reason of mental illness or alizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, ombat zone.	
☐ 5. The United States trustee or requirement of 11 U.S.C. § 109(h) does r	1 -	administrator has determined that the credit counseling this district.	
I certify under penalty of perju	ry that the	information provided above is true and correct.	
Signature	of Debtor:	/s/ Latasha Wallace Latasha Wallace	
Date: De	ecember 7, 2	009	

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B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Latasha Wallace		Case No	
-		, Debtor		
			Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	8,196.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		17,088.31	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,748.92
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,802.00
Total Number of Sheets of ALL Schedules		16			
	Т	otal Assets	8,196.00		
			Total Liabilities	17,088.31	

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Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Latasha Wallace		Case No.	
-		Debtor		
			Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	1,748.92
Average Expenses (from Schedule J, Line 18)	1,802.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,321.23

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		17,088.31
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		17,088.31

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B6A (Official Form 6A) (12/07)

In re	Latasha Wallace	Case No
-		Debtor ,

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Latasha Wallace	Case No.	
		Debtor	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	cash on hand	-	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X		
3.	Security deposits with public utilities, telephone companies, landlords, and others.	security deposit-landlord	-	850.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	household goods and furnishings-debtor's residence	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	wearing apparel-debtor and dependents	-	500.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
		(Tot	Sub-Total of this page)	al > 1,870.00

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Latasha Wallace	Case No.	
_		Debtor ,	

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor	ear	ned income tax credit	-	2,932.00
	including tax refunds. Give particulars.	ado	itional child tax credit	-	2,427.00
		fed	eral income tax refund	-	844.00
		stat	e income tax refund	-	123.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
				Sub-Tota Cotal of this page)	al > 6,326.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Latasha Wallace	Case No.
-		

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			
				Sub-Tota	al > 0.00
			(To	otal of this page) Tot	al > 8,196.00

Sheet  $\underline{2}$  of  $\underline{2}$  continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Latasha Wallace	Case No	
		Debtor ,	

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Other Exemptions debtor's household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
wearing apparel-debtor and dependents	735 ILCS 5/12-1001(a)	500.00	500.00
state income tax refund	735 ILCS 5/12-1001(b)	123.00	123.00
federal income tax refund	735 ILCS 5/12-1001(b)	844.00	844.00
earned income tax credit	735 ILCS 5/12-1001(g)(1)	2,932.00	2,932.00
additional child tax credit	735 ILCS 5/12-1001(g)(1)	2,427.00	2,427.00
security deposit-landlord	735 ILCS 5/12-1001(b)	850.00	850.00

Total: 8,176.00 8,176.00

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B6D (Official Form 6D) (12/07)

In re	Latasha Wallace	Case No
-		, Debtor

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COZH-ZGEZ	DZLLQULDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E D			
			Value \$		D			
Account No.	_	t	value \$\psi\$	Н		H		
Account No.			Value \$					
Account No.	_	╁	Value 5	Н		Н		
			Value \$					
Account No.								
			Value \$					
			l '	ubt	oto	뉘		_
continuation sheets attached			(Total of the			- 1		
			(Report on Summary of Sc		ota ule	- 1	0.00	0.00
			-					

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B6E (Official Form 6E) (12/07)

•		
In re	Latasha Wallace	Case No
-		Debtor

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sh -+ :-- the her lebeled "Subtotale"

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report total also on the Statistical Summary of Certain Liabilities and Related Data.	
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
☐ Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	ativ
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment trustee or the order for relief. $11 \text{ U.S.C.} \S 507(a)(3)$ .	of
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salaries up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busi whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	nes
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	
☐ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	era
☐ Claims for death or personal injury while debtor was intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re	Latasha Wallace	Case No.	
-		Debtor	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	סבורפטורם		AMOUNT OF CLAIM
Account No. x2xxx			2007	Ť	D A T E D		
A & R Concepts Inc. 2320 Dean St. Saint Charles, IL 60175		-	consumer purchases		D		51.00
Account No. xxxxxx5430	†		2006				
AFNI, Inc. P.O. Box 3097 Bloomington, IL 61702		-	telephone service-US Cellular				893.00
Account No. xx55xx  Asset Acceptance, LLC P.O. Box 2036 Warren, MI 48090-2036		-	2008 consunmer purchases				
							1,034.00
Account No. x2915  Ben Franklin Motors Ltd. 6100 N. Clark St. Chicago, IL 60660-2410		-	2009 deficiency balance on repossessed vehicle (1998 Oldsmobile Cutlass)				3,746.44
_4 continuation sheets attached			S (Total of t		tota pag		5,724.44

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B6F (Official Form 6F) (12/07) - Cont.

In re	Latasha Wallace	Case No.
•		Debtor

	16	Lu	when I Wife Islant on Community	1	<u>. I.</u>		1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	7 7 1 1 1 1		DISPUTED	AMOUNT OF CLAIM
Account No. 59350708			2008	1	T		
Capital Management Services 726 Exchange St. Suite 700 Buffalo, NY 14210		-	credit card				1,345.24
Account No. 1521527061	╅	╁	2008	+	+	+	,
ComEd System Credit/ Bankruptcy Dept 2100 Swift Drive Oak Brook, IL 60523		-	Utility service				1,377.74
Account No. xxx6xxx	╅	╁	2006		+	+	,
Corporate Collection Service 23220 Chagrin Blvd Beachwood, OH 44122		-	consumer purchases				899.00
Account No. xxxx50xx	1	T	2009		$^{+}$	$\dagger$	
Credit Protection Association 13355 Noel Road, Suite 2100 Dallas, TX 75240		-	cable service-Comcast				709.00
Account No. xxxx0135	╀	$\vdash$	2009	+	+	+	703.00
Enhanced Recovery Corp. 8014 Bayberry Road Jacksonville, FL 32256		-	telephone service-AT & T				331.00
Sheet no1 of _4 sheets attached to Schedule o	f	_		Sul	btot	al	
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	s pa	ge)	4,661.98

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B6F (Official Form 6F) (12/07) - Cont.

In re	Latasha Wallace	Case No.
•		Debtor

	<u> </u>		should Wife I high as Community	16	1	15	i
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZHLZGUZ	Q U I	I S P U T E	AMOUNT OF CLAIM
Account No. 014-063350704			2008	٦т	D A T E D		
Goodwin & Bryan. LLP P.O. Box 221406 Cleveland, OH 44122		-	telephone service-RCN				429.18
Account No. 3500048043969			2007	$\dagger$	T	T	
Harris & Harris 600 West Jackson Blvd, Suite 400 Chicago, IL 60661		-	Peoples Gas service at former address				1,115.00
Account No. xxxxxxxx0524			2006	-			1,115.00
HSBC Taxpayer Financial Service P.O. Box 15524 Wilmington, DE 19850		-	tax prerparation			x	466.00
Account No. xxxxxxx8001			2009				
I C Systems INC P.O. Box 64378 Saint Paul, MN 55164		-	telephone service-AT & T				253.00
Account No. xxxxx17N1			2006		H	H	
Leland Scott & Associate P.O. Box 2205 Mansfield, TX 76063		-	membership-Women's Workout World				559.00
Sheet no. 2 of 4 sheets attached to Schedule of				Sub			2,822.18
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	2,022.10

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In re	Latasha Wallace	Case No	
_		Debtor	

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AI CONSIDERATION FOR CLAIM. IF CI IS SUBJECT TO SETOFF, SO STAT	LAIM	ONTINGEN	UNLIQUIDATE	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxx17N2  Leland Scott & Associate P.O. Box 2205  Mansfield, TX 76063		-	2006 joint membership-Women's Workout World	d	Ť	T E D		
								559.00
Account No.  LVNV Funding PO Box 740281 Houston, TX 77274		-	2006 consumer purchases					199.00
Account No. 358681357  National Credit Adjusters P.O. Box 3023 327 West 4th Street Hutchinson, KS 67504		-	2008 unsecured loan-Check N'Go					396.50
Account No. B02033644  Oakton Community College District 3535 1600 E. Golf Road Des Plaines, IL 60016		-	2008 community college tuition and fees					1,842.30
Account No. xx05xx  Professional Account Management 633 W. Wisconsin Ave. Milwaukee, WI 53233		-	2009 closed checking account-TCF					95.00
Sheet no3 of _4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<b>-</b>		(	Total of the		tota pag		3,091.80

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B6F (Official Form 6F) (12/07) - Cont.

In re	Latasha Wallace	Case No	
		Debtor	

	١.	1		1.0	1	1.		
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	CONTI	N	DISPUT		
MAILING ADDRESS	D E	Н	DATE CLAIM WAS INCURRED AND	I N	ŀ	S		
INCLUDING ZIP CODE,	B	W J	CONSIDERATION FOR CLAIM. IF CLAIM	Ţį,	Q	Įψ	Ι,	MOUNT OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	6	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ	11	=		AMOUNT OF CLAIM
(See histractions above.)	R	ľ		N G E N T	DA	D		
Account No. x58xx			2005	٦т	Ā			
	1		consumer purchases		E D			
State Collection Service								
P.O. Box 6250		-						
Madison, WI 53701								
								101.00
								101.00
Account No. 1004204906			2008	П				
	1		credit card-Salute Visa					
Zenith Acquisition Corp.								
220 John Glenn Dr.#1		-						
Amherst, NY 14228-2228								
7.11111010131, 141 14220 2220								
								696.04
								686.91
Account No.							1	
	1							
Account No.				T				
	1							
Account No.							T	
	1							
		1						
							$\perp$	
Sheet no. 4 of 4 sheets attached to Schedule of				Sub	tota	ıl		
Creditors Holding Unsecured Nonpriority Claims (Total of this page)					ge)		787.91	
the state of the s			(2011) 02				$\vdash$	
					Γota			17 000 24
			(Report on Summary of S	che	dule	es)	L	17,088.31

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B6G (Official Form 6G) (12/07)

In re	Latasha Wallace	Case No
-		Debtor

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Shaji Joseph 8622 Lillibet Terrace Morton Grove, IL 60053 unexpired lease for residential property located at 4806 W. Mulford, Skokie, IL

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B6H (Official Form 6H) (12/07)

In re	Latasha Wallace	Case No	
_		Debtor ,	
		Debioi	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Latasha Wallace	Case No.	
		Debtor(s)	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF	DEBTOR AND S	POUSE		
Divorced	RELATIONSHIP(S): son daughter daughter daughter	AGE(S): 11 12 7 7			
Employment:	DEBTOR	•	SPOUSE		
Occupation	group home staff				
Name of Employer	Rimland Services				
How long employed	1 year				
Address of Employer	1265 Hartrey Evanston, IL 60202				
INCOME: (Estimate of average or	projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and	commissions (Prorate if not paid monthly)	\$ _	1,155.84	\$	N/A
2. Estimate monthly overtime		\$	108.20	\$	N/A
3. SUBTOTAL		\$_	1,264.04	\$	N/A
4 LEGG DAVIDOLL DEDUCTION	n.				
<ul><li>4. LESS PAYROLL DEDUCTION:</li><li>a. Payroll taxes and social sect</li></ul>		¢	157.12	\$	N/A
b. Insurance	arity	\$ <b>-</b>	0.00	\$ <del>_</del>	N/A
c. Union dues		\$ -	0.00	\$ <del></del>	N/A
d. Other (Specify):		\$ <b>-</b>	0.00	\$ <del>-</del>	N/A
d. Oller (openly).		\$	0.00	\$ _	N/A
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$_	157.12	\$	N/A
6. TOTAL NET MONTHLY TAKE	E HOME PAY	\$_	1,106.92	\$	N/A
-	f business or profession or farm (Attach detailed statem	nent) \$_	0.00	\$	N/A
8. Income from real property		\$_	0.00	\$	N/A
9. Interest and dividends		\$ _	0.00	\$	N/A
dependents listed above	rt payments payable to the debtor for the debtor's use o	r that of \$_	0.00	\$	N/A
11. Social security or government as	ssistance	Ф	0.40,00	ф	N1/A
(Specify): Food Stamps		\$ _	642.00	\$ _	N/A
12 D : : :		<del></del>	0.00	\$ _	N/A
<ul><li>12. Pension or retirement income</li><li>13. Other monthly income</li></ul>		\$ _	0.00	» —	N/A
(Specify):		\$	0.00	\$	N/A
(Specify).		<u> </u>	0.00	\$ _	N/A
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$_	642.00	\$	N/A
15. AVERAGE MONTHLY INCO	ME (Add amounts shown on lines 6 and 14)	\$_	1,748.92	\$	N/A
16. COMBINED AVERAGE MON	THLY INCOME: (Combine column totals from line 1:	5)	\$	1,748	.92

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: none

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B6J (Official Form 6J) (12/07)

In re	Latasha Wallace		Case No.	
		Debtor(s)		

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

r		
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	850.00
	-	
a. Are real estate taxes included?  b. Is property insurance included?  Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	75.00
b. Water and sewer	\$	0.00
c. Telephone	\$	50.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	642.00
5. Clothing	\$	25.00
6. Laundry and dry cleaning	\$	80.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	80.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		_
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)		
	\$	0.00
(Specify)  13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,802.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  none  20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,748.92
b. Average monthly expenses from Line 18 above	\$	1,802.00
c. Monthly net income (a. minus b.)	\$	-53.08

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Document

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Latasha Wallace			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO	ONCERN	ING DEBTOR'S SO	CHEDULI	ES
	DECLARATION UNDER P	PENALTY C	F PERJURY BY INDIVI	DUAL DEE	BTOR
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting sheets, and that they are true and correct to the best of my knowledge, information, and belief.					es, consisting of <u>18</u>
Date	December 7, 2009	Signature	/s/ Latasha Wallace Latasha Wallace Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Northern District of Illinois

In re	Latasha Wallace		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$24,678.00 employment-debtor 2008 \$23,118.00 employment-2007 \$8,855.34 employment-2009

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$4,500.00	Link Card-2008
\$4,200.00	Link Card-2007
\$6,420.00	Link Card-2009

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID

MOUNT PAID AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
xxxx v. Wallace, 08 M2
forcible entry & detainer

COURT OR AGENCY
AND LOCATION
DISPOSITION
Second District, Skokie, IL
judgment for plaintiff

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Ben Franklin Motors Ltd. 6100 N. Clark St. Chicago, IL 60660-2410

DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN 3/7/2009

DESCRIPTION AND VALUE OF **PROPERTY** 1998 Oldsmobile Cutlass-\$1000.00

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

3

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

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Best Case Bankruptcy

5

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

112 S. Custer, Evanston, ILWallace8/07-present6106 N. Mozart, Chicago, ILWallace8/06-7/076211 N. Talman, Chicago, ILWallace2005-2006

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT DOCKET NUMBER STATUS OR DISPOSITION

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#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

6

None b. l

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 7, 2009	Signature	/s/ Latasha Wallace
			Latasha Wallace
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

## United States Bankruptcy Court Northern District of Illinois

	Not thet it Distri	ct of million	•	
In re Latasha Wallace			Case No.	
	Deb	tor(s)	Chapter	7
PART A - Debts secured by prope	7 INDIVIDUAL DEBTOR' erty of the estate. (Part A must ach additional pages if neces	at be fully co		
Property No. 1				
Creditor's Name: -NONE-	D	escribe Prop	erty Securing Debt:	
Property will be (check one):   Surrendered	☐ Retained			
If retaining the property, I intend to (c  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	check at least one): (for example, avoid	lien using 11	U.S.C. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt		l Not claimed	as exempt	
PART B - Personal property subject to Attach additional pages if necessary.)	o unexpired leases. (All three co	lumns of Part	B must be complete	d for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Prope	rty:	Lease will be U.S.C. § 3650	Assumed pursuant to 11 (p)(2):  □ NO
I declare under penalty of perjury the personal property subject to an unexported December 7, 2009				estate securing a debt and/o

Latasha Wallace

Debtor

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## United States Bankruptcy Court Northern District of Illinois

In re	Latasha Wallace		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COM	MPENSATION OF ATTOR	RNEY FOR DE	CBTOR(S)	
С	Pursuant to 11 U.S.C. § 329(a) and Bankrupt compensation paid to me within one year before per rendered on behalf of the debtor(s) in contemp	the filing of the petition in bankruptcy	y, or agreed to be pai	d to me, for services rend	
	For legal services, I have agreed to accept		\$	0.00	
	Prior to the filing of this statement I have rec			0.00	
	Balance Due			0.00	
2. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. Т	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. I	■ I have not agreed to share the above-disclosed	d compensation with any other person	unless they are mem	pers and associates of my	law firm.
I	☐ I have agreed to share the above-disclosed corcopy of the agreement, together with a list of				irm. A
5. 1	In return for the above-disclosed fee, I have agree	ed to render legal service for all aspect	s of the bankruptcy c	ase, including:	
b c d	a. Analysis of the debtor's financial situation, and preparation and filing of any petition, schedule Representation of the debtor at the meeting of Representation of the debtor in adversary process. [Other provisions as needed]	es, statement of affairs and plan which creditors and confirmation hearing, ar	n may be required; nd any adjourned hea		cy;
5. E	By agreement with the debtor(s), the above-disclo	sed fee does not include the following	g service:		
		CERTIFICATION			
	certify that the foregoing is a complete statement ankruptcy proceeding.	t of any agreement or arrangement for	payment to me for re	presentation of the debto	r(s) in
Dated	l: December 7, 2009	/s/ Carl Flaningam	1		_
		Carl Flaningam Legal Assistance I 828 Davis, Suite 2 Evanston, IL 6020	01		
		847-425-5062 Fa cflan@lafchicago.			

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

## United States Bankruptcy Court Northern District of Illinois

		İS	
In re Latasha Wallace		Case No.	
	Debtor(s)	Chapter	7
CERTIFICATION OF NOTIC UNDER § 342(b) OF TI			R(S)
Certification of [Non-Attorne I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.			
Printed name and title, if any, of Bankruptcy Petition Preparer Address:		petition prepare the Social Secu principal, respo	r number (If the bankruptcy er is not an individual, state arity number of the officer, onsible person, or partner of petition preparer.) (Required 110.)
X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
Certificat I (We), the debtor(s), affirm that I (we) have received an Code.	ion of Debtor d read the attache	d notice, as required	by § 342(b) of the Bankruptcy
Latasha Wallace	X /s/ Latasha	Wallace	December 7, 2009
Printed Name(s) of Debtor(s)	Signature o	f Debtor	Date
Case No. (if known)	X		
		f Joint Debtor (if any	y) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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# **United States Bankruptcy Court Northern District of Illinois**

		1101 them District of Immors		
In re	Latasha Wallace		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	22
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credit	ors is true and correct to	o the best of my
Date:	December 7, 2009	/s/ Latasha Wallace		

A & R Concepts Inc. Acct No x2xxx 2320 Dean St. Saint Charles, IL 60175

AFNI, Inc. Acct No xxxxxx5430 P.O. Box 3097 Bloomington, IL 61702

Asset Acceptance, LLC Acct No xx55xx P.O. Box 2036 Warren, MI 48090-2036

Ben Franklin Motors Ltd. Acct No x2915 6100 N. Clark St. Chicago, IL 60660-2410

Capital Management Services Acct No 59350708 726 Exchange St. Suite 700 Buffalo, NY 14210

ComEd Acct No 1521527061 System Credit/Bankruptcy Dept 2100 Swift Drive Oak Brook, IL 60523

Corporate Collection Service Acct No xxx6xxx 23220 Chagrin Blvd Beachwood, OH 44122

Credit Protection Association Acct No xxxx50xx 13355 Noel Road, Suite 2100 Dallas, TX 75240

Enhanced Recovery Corp. Acct No xxxx0135 8014 Bayberry Road Jacksonville, FL 32256

Goodwin & Bryan. LLP Acct No 014-063350704 P.O. Box 221406 Cleveland, OH 44122

Harris & Harris Acct No 3500048043969 600 West Jackson Blvd, Suite 400 Chicago, IL 60661

HSBC Taxpayer Financial Service Acct No xxxxxxxx0524 P.O. Box 15524 Wilmington, DE 19850

I C Systems INC Acct No xxxxxxx8001 P.O. Box 64378 Saint Paul, MN 55164

Leland Scott & Associate Acct No xxxxx17N1 P.O. Box 2205 Mansfield, TX 76063

Leland Scott & Associate Acct No xxxxx17N2 P.O. Box 2205 Mansfield, TX 76063

LVNV Funding PO Box 740281 Houston, TX 77274

National Credit Adjusters Acct No 358681357 P.O. Box 3023 327 West 4th Street Hutchinson, KS 67504

Oakton Community College District 3535 Acct No B02033644 1600 E. Golf Road Des Plaines, IL 60016 Professional Account Management Acct No xx05xx 633 W. Wisconsin Ave. Milwaukee, WI 53233

Shaji Joseph 8622 Lillibet Terrace Morton Grove, IL 60053

State Collection Service Acct No x58xx P.O. Box 6250 Madison, WI 53701

Zenith Acquisition Corp. Acct No 1004204906 220 John Glenn Dr.#1 Amherst, NY 14228-2228